

# Regulation on Integrated Mortgage Services through Electronic Systems

In order to improve mortgage services to achieve among other targets, disclosure, punctuality, simplicity and affordability as well as to adapt them to the development of laws, technology and public needs, the government has issued Minister of Agrarian Affairs and Spatial Planning/ Head of the National Land Agency (“**MOA**”) Regulation No. 9/2019 (“**MOA Regulation**”) on Integrated Mortgage Services through the Electronic Systems (“**HT-EI**”), which came into effect on 21 June 2019.

Written by [Kurniawan Tanzil](#) and [Tesalonika Barus](#), read about the details of the regulation by clicking the button below.